



The Informed Consumer

e-Newsletter of the Consumer Affairs Branch of the
Fairfax County Department of Cable Communications & Consumer Protection

Winter 2010

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Visit Consumer Affairs
Online for all of your
consumer needs:

- Consumer Central
- File a Complaint Online
- Tenant-Landlord Handbook
- Consumer Protection Commission (CPC)
- Tenant-Landlord Commission (TLC)
- Property Owners' and Condominium Association Resources
- Your Community, Your Call
- Consumer Focus

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National Consumer Protection Week 2010 Dollars & Sense: Rated “A” for All Ages

The Fairfax County Consumer Affairs Branch joins with federal, state and local government agencies and consumer protection organizations to announce the 12th Annual National Consumer Protection Week (NCPW), March 7-13. This coordinated consumer education campaign encourages individuals across the country to take full advantage of their consumer rights.

This year's theme -- Dollars & Sense: Rated “A” for All Ages -- highlights the importance of using good consumer sense at every stage of life -- from grade school to retirement. In recognition of NCPW 2010, the Fairfax County Consumer Affairs Branch and its partners are promoting free resources to help people protect their privacy, manage money and debt, avoid identity theft, understand credit and mortgages, and steer clear of frauds and scams.

This year, NCPW organizations are reaching out to children, focusing on websites, videos and games designed for a younger audience. Children under 12 spend billions of dollars on goods and services each year, so it makes sense to provide them with these valuable tools. It's essential that children understand key consumer and business concepts, like credit and identity theft, banking and fraud, and marketing and advertising. The resources highlighted on the NCPW website introduce these concepts and teach children practical lessons about the role of business and government in their everyday lives.

In addition, for the first time, the NCPW website features a blog, where visitors can discover new consumer resources in an informal and interactive environment. Here, visitors have the opportunity to connect directly with representatives of public and private consumer protection organizations.

During National Consumer Protection Week 2010, Fairfax County Consumer Affairs will be hosting information booths and seminars around Fairfax County. For more information and a schedule of events, contact us.



In the Spotlight...

Consumer Focus: Bed Bugs

Made famous by the phrase, “sleep tight, don’t let the bed bugs bite,” these bugs are back in action. Although they aren’t at the top of the list of unwanted bugs that invade our living areas, they are quickly rising. The first line of defense against bed bugs is to be aware of what they are, why they are here, and what you can do to avoid letting bed bugs invade your home.

To get the message out, The Fairfax County Tenant-Landlord Commission, in partnership with the Department of Cable Communications and Consumer Protection and Fairfax County Health Department, Division of Environmental Health, Community Health and Safety Section, presents a fact filled informational *Consumer Focus* program on Fairfax County Government Channel 16 about *Bed Bugs*. You can watch *Consumer Focus* on Channel 16 or on your computer with Live Video Streaming on Sundays at 1 p.m., Tuesdays at 10 p.m., Wednesdays at 6 p.m., and Fridays and Saturdays at 3 p.m., or anytime with Video on Demand. To take the bite out of bed bugs, following are some essential tips:

- ♦ **ASK QUESTIONS:** If you suspect bed bugs or have bed bugs, notify your landlord or property management company if you live in a rental property or contact a pest control professional for your home. Follow all instructions and requirements for treatment and don’t let up until the infestation is eliminated.
- ♦ **DON’T TRY HOME REMEDIES:** Store brought sprays or oils advertised on the Internet may actually cause bed bugs to spread or create a hazardous situation. Hire a licensed, qualified pest control professional. Contact the Virginia Department of Agriculture and Consumer Services Office of Pesticide Services for licensing and certification requirements for pest control professionals.
- ♦ **DON’T PASS ON AN INFESTATION:** Never place infested items in hallways or other common areas where you live. If you need to throw something away, mark it up or put a label on the items that says “BED BUGS” so it won’t be tempting for someone to take.
- ♦ **DON’T MOVE:** If your apartment or home is being treated for bed bugs, don’t move until the treatment is completed. If you do, you might spread bed bugs and start the infestation cycle all over again.
- ♦ **TALK ABOUT IT:** Find out as much as you can about bed bugs. Make sure everyone in your home is aware of bed bugs so they know how to avoid and prevent them from moving into your home. Everything you need to know about Bed Bugs is available from the Fairfax County Health Department.
- ♦ **LEARN MORE:** The Environmental Health Section of the Fairfax County Health Department provides information and education about Bed Bugs. Contact the Environmental Health Ambassadors program to schedule a presentation.
- ♦ **BE ALERT:** Make sure you know what might be sleeping in your mattress. From time to time, check all sleeping areas for signs of bed bugs. Avoid renting furniture and carefully inspect all used furniture before bringing it into your home. When traveling and after traveling, make sure bed bugs don’t hitch a ride into your home.

By being alert, proactive and knowing when to get professional pest management services, we can all be part of the solution in dealing with the little bugs that create a big problem.

Need Advice? Ask an Investigator

Investigators are available Monday through Friday from 8:00 a.m. to 4:30 p.m. for walk-in assistance and advice. Call for Advice: (703) 222-8435 TTY: 711 or submit a question via e-mail on our website.

File A Complaint

When you call for advice, you may be asked by an Investigator to file a written complaint so that Consumer Affairs may assist you in resolving your dispute. You may file a complaint online or request that a complaint form be mailed to you.

Search Complaint History

Research the complaint history of a company prior to signing a contract.

Visit Us in South County

An investigator is available each Wednesday for advice at Access Fairfax in the South County Government Center.

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In the Spotlight:

Consumer Focus: Bed Bugs

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Visit Our Website

Case of the Quarter: Filing a Dispute on Your Credit Card

A consumer ordered a computer online and alleged that the merchandise was never received. The consumer stated that after several attempts to contact the merchant, there was no available update on the shipping and delivery of the product. The consumer requested a refund, but it was never processed by the merchant. Consumer Affairs advised the consumer to dispute the charges on the credit card which was used to place the order. The consumer's credit card company reversed the charges to the consumer's satisfaction.

5 Tips for Getting the Most from Your Credit Card

From The Federal Reserve Board

- 1. Pay on time.** Paying your credit card account on time helps you avoid late fees as well as *penalty* interest rates applied to your account, and helps you maintain a good credit record. A good credit record leads to a higher credit score, which helps you qualify for lower interest rates. Know the date your payment is due. If your bill is due at an inconvenient time of the month--for example, if it's due on the 10th and you get paid on the 15th--contact your credit card company to see if they will change your billing cycle to fit your cash flow.
- 2. Stay below your credit limit.** If you go over your credit limit on your card, your card issuer could charge a fee and increase your interest rate to a higher *penalty* rate. To avoid this, keep a record of your spending or check your balance online. Also, be aware that some merchants (for example, hotel and car rental companies) put a "hold" on your credit card based on their estimate of the amount you will charge. This can reduce your available credit until the final charge is processed.
- 3. Avoid unnecessary fees.** Credit card companies not only charge late payment and over-the-limit fees, but also fees for cash advances, transferring balances, and having a payment returned. Some companies charge a fee when you pay your bill by phone. Pay attention to the transactions that trigger these fees. If you need a cash advance, withdraw enough so that you don't have to take a second cash advance--and incur a second fee--later in the month. Read your credit card agreement to learn more about the fees that your credit card company charges.
- 4. Pay more than the minimum payment.** If you can't pay your balance in full each month, try to pay as much of the total as you can. Over time, you'll pay less in interest charges--money that you will be able to spend on other things, and you'll pay off your balance sooner.
- 5. Watch for changes in the terms of your account.** Credit card companies can change the terms and conditions of your account. They will send you advance notices about changes in fees, interest rates, billing, and other features. By reading these "change in terms" notices, you can decide whether you want to change the way you use the card. For example, if cash advance fees increase, you may decide to use a different card for cash advances. If you have a card with a variable rate or if you have an introductory rate that is ending, be aware that credit card companies are not required to send you a notice about raising your interest rate. Interest rates are listed on your monthly bill. Read your bill carefully and take note of any changes.

Fairfax County Approves Changes to Parking of Commercial Vehicles in Residential Districts

On December 7, 2009, the Board of Supervisors approved changes to Section 82-5-7 of the Fairfax County Code, which prohibits parking of commercial vehicles in residential districts. The code changes are intended to better define commercial vehicles in the County code, in order to improve parking enforcement and respond to complaints about large/commercial vehicles parking on residential streets. The effective date of these changes is February 1, 2010 followed by a 30 day warning period. For more information, please visit the Department of Transportation's website.

HB516 (One Year Later) Video on Demand

The Consumer Affairs Branch hosted a Community Association Institute: **HB516 (One Year Later)** seminar on Monday, November 9, 2009.

If you missed the program, you can view the Video on Demand, which will be available through the end of February 2010.

Proposed Common Interest Community Ombudsman Regulations

The Common Interest Community Board was tasked with drafting a new regulation that establishes the requirement that, pursuant to § 55-530 of the Code of Virginia, each association establish and adopt written complaint procedures for the resolution of written complaints from the members of the association and other citizens, establishes minimum requirements for such procedures, provides for the distribution of these procedures to the members of the association and citizens, requires the maintenance of association records of complaints, and indicates the consequences for failure of an association to establish and utilize a complaint procedure. The regulation also establishes procedures and forms for filing a notice of final adverse decision with the Board.

View the text of the proposed regulation. Sign up for the Town Hall email notification service to be notified of the Public Comment period.

Your Community, Your Call

Tune in January 27, 2010 at 7:00 p.m. for the next *Your Community, Your Call - Meetings, Proxies & Quorums—Part II*. The conversation continues as we respond to your live telephone calls and emails.

The November *Your Community, Your Call - Meetings, Proxies & Quorums—Part I* can be viewed on Mondays at 8:00 p.m. on Fairfax County Government Channel 16 or visit our website to view the Video on Demand.

2010 WMCCAI Conference and Expo



The Washington Metropolitan Chapter Community Associations Institute hosts an annual educational and networking conference each year. The 2010 WMCCAI Conference and Expo features 15 educational sessions on pertinent topics that affect your community and more than 170 exhibiting companies that offer services that you can use.

Location: Washington DC Convention Center
Date: March 13, 2010

For more information, visit WMCCAI's website.